

Policy No. 保單號碼 : 01G-ENT-

Travel Direct Global Insurance (Single-Trip plan)

Travel Insurance Terms and Conditions

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, AIG Insurance Hong Kong Limited (Macau Branch) (hereinafter called "the Company") agrees to insure the Insured Person(s) named in the Application Form issued with Authorized Signature of the Company issued in relation to a Journey that commenced and occurred within the Period of Insurance subject to General Condition 4 of this Policy (hereinafter called "insured Journey") and promises to pay indemnity for loss to the extent provided herein.

The Application Form, Travel Insurance Terms and Conditions and endorsements (if any), shall constitute the entire contract of insurance (hereinafter called "Policy").

This insurance is only valid for conventional leisure travel or business travel (limited to administrative duty) purpose only and shall not apply to persons undertaking expeditions, treks or similar journeys.

SCHEDULE OF BENEFITS

Benefits	Maximum Benefit (MOP)
1. Emergency Medical Expenses and Assistance	
1a. Medical Expenses	1,000,000
1b. Overseas Hospital Cash	5,000
1c. Emergency Medical Evacuation	Unlimited
1d. Repatriation of Remains	Unlimited
2. Personal Accident	
2a. Accident while in a Common Carrier	1,200,000
2b. Other Accidents (aged under 17 or over 75 years, maximum benefit is 300,000)	600,000
3. Compassionate Death Cash	20,000
4. Journey Cancellation and Interruption	
4a. Journey Cancellation	30,000
4b. Journey Interruption	50,000
4b(1) Curtailment Expenses	
4b(2) Journey Re-arrangement	
4b(3) Compassionate Visit	
4b(4) Travel Documents	
5. Child Guard	30,000
6. Personal Effects	
6a. Baggage and Personal Effects Sub limit for per article/pair/set of articles: 2,000 Sub limit for lap-top computer: 10,000	20,000
6b. Personal Money	2,000
7. Delay Coverage	
7a. Travel Delay	3,000
7b. Baggage Delay	500
8. Personal Liability	2,000,000
9. Loss of Home Contents	10,000
10. Travel Guard Services	Included

- For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.
- For failure to obtain a written medical report from the Qualified Medical Practitioner.
- If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Macau or continue to the declared country of final destination for continuation of medical attention or to continue the insured Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.
- For any expenses for a service not approved and arranged by the Company or its authorized representative except that this exclusion shall be waived in the event the Insured Person or his/her Traveling Companion(s) cannot contact Travel Guard Assistance Hotline during an emergency medical situation for reasons beyond their control. In any event, the Company reserves the right to reimburse the Insured Person only for those expenses incurred for service which the Company or its authorized representative would have provided under the same circumstances. (For Section 1c Emergency Medical Evacuation only)
- For any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by the Company or its authorized representative. (For Section 1d Repatriation of Remains only)
- For the follow up treatment expenses obtained outside Macau or the declared country of final destination for Insured Person not returning to Macau after completion of the insured Journey.
- For any additional cost of single or private room accommodation at a Hospital or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.
- For any cosmetic surgery, refractive errors of eyes, hearing-aids, and prescriptions therefor except necessitated by accidental Injury occurring during the insured Journey.

SECTION 2 - PERSONAL ACCIDENT

2a Accident while in a Common Carrier

The benefit under this Section is payable to the Insured Person who suffers an Injury while riding as a fare paying passenger (and not as pilot, operator or crew member) in or on, boarding or alighting from any Common Carrier at the time of Injury during the insured Journey which, directly and independently of all other causes, shall result in any Event provided in the Benefit Table hereunder, but only to the extent and if such Injury results in loss within ninety (90) days after the date of the Accident.

This Section is extended to cover an Injury sustained by the Insured Person riding on, boarding or alighting from a carrier arranged by a travel agent or while the Insured Person is driving or riding in an automobile at the time of Injury during the insured Journey which, directly and independently of all other causes, shall result in any Event provided in the Benefit Table hereunder, but only to the extent and if such Injury results in loss within ninety (90) days after the date of the Accident.

2b Other Accidents

The benefit under this Section is payable only with respect to Injury sustained by an Insured Person as a result of an Accident other than those Accidents referred to in Section 2a (Accident while in a Common Carrier) during the insured Journey which, directly and independently of all other causes shall result in any Event as provided in the Benefit Table hereunder, but only to the extent and if such Injury results in loss within ninety (90) days after the date of the Accident.

Benefit Table

EVENTS	Percentage of Principal Sum	
Accidental Death and Disablement		
1. Death	100%	
2. Permanent Total Disablement	100%	
3. Permanent and incurable paralysis of all limbs	100%	
4. Permanent total Loss of Sight of one eye or both eyes	100%	
5. Loss of or the Permanent total Loss of Use of one limb	100%	
6. Loss of or the Permanent total Loss of Use of two limbs	100%	
7. Loss of Speech and Loss of Hearing	100%	
8. Permanent total Loss of Hearing in:		
(a) both ears	75%	
(b) one ear	15%	
Third Degree Burns		
Area	Damage as a Percentage of Total Surface Area	
1. Head	Equal to or greater than 8% damage of total head surface area	100%
	Equal to or greater than 5% but less than 8% damage of total head surface area	75%
	Equal to or greater than 2% but less than 5% damage of total head surface area	50%
2. Body (exclude head surface area)	Equal to or greater than 20% damage of total body surface area	100%
	Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	Equal to or greater than 10% but less than 15% damage of total body surface area	50%

Compensation:

- If more than one (1) of the above Events are applicable, only the Event with the highest compensation (i.e. the highest Percentage of Principal Sum) will be payable under this Section and in any event shall not exceed the Maximum Benefit stated in the Schedule of Benefits.
- The insurance for any Insured Person under this Policy shall terminate upon the occurrence of any loss for which indemnity is payable under any one (1) of the above Events, but such termination shall be without prejudice to any claim originating out of the Accident causing such loss.
- When a limb or organ which had been partially disabled prior to the Accident covered under this Policy and which becomes totally disabled as a result of such Injury, the Percentage of Principal Sum payable shall be determined by the Company having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the loss of a limb or organ which was disabled prior to the Accident.
- If the Insured Person is under seventeen (17) years of age or over seventy-five (75) years of age on the Effective Date of this Policy, the Maximum Benefit payable will be MOP300,000 subject to the Percentage of Principal Sum as stated in the above Benefit Table under Section 2 (Personal Accident).

This Section is extended to cover an Injury sustained by the Insured Person:

- While he/she is traveling directly from his/her place of residence or place of regular employment in Macau to the immigration counter within three (3) hours before his/her scheduled departure time of the Common Carrier in which the Insured Person has arranged to travel for the purpose of commencement of his/her insured Journey.
- While he/she is traveling directly from the immigration counter in Macau to his/her place of residence or place of regular employment within three (3) hours upon his/her arrival in Macau after completion of his/her insured Journey.

Exposure - By the reason of any covered Accident occurring during the insured Journey, the Insured Person is unavoidably exposed to the elements (including but not limited to prolonged and rigorous weather or environmental conditions) and as a direct and unavoidable result of such exposure sustains death, loss or disablement within twelve (12) months from the date of Accident, the Company will pay in accordance to the Events as stated in the Benefit Table under Section 2 hereinabove.

Disappearance - If the Insured Person disappears as a result of the disappearance, sinking or wrecking of the Common Carrier caused by an Accident in which the Insured Person was traveling at the time of the Accident during the course of the insured Journey and remains missing after twelve (12) months from the date of the Accident, and the Company has reason to believe that the Insured Person has died in the Accident, the Company will pay the Personal Accident benefit, subject to receipt of a signed undertaking by the personal representative of the Insured Person's estate that any such payment shall be refunded to the Company if it is later discovered that the Insured Person did not die as a result of the Accident.

BENEFITS

SECTION 1 - EMERGENCY MEDICAL EXPENSES AND ASSISTANCE

1a Medical Expenses

Under this Section, the Company shall reimburse the Insured Person the medical expenses incurred up to the Maximum Benefit as stated in the Schedule of Benefits, the Usual, Reasonable and Customary Medically Necessary Expenses incurred within one hundred and eighty-two (182) days from the first day of sustaining an Injury or Sickness suffered by the Insured Person solely, directly, and independently of any other causes provided that the relevant Injury or Sickness occurred during the insured Journey.

- Follow-up Medical Expenses

This section also insures the Insured Person against follow-up Usual, Reasonable and Customary Medically Necessary Expenses charged by a Qualified Medical Practitioner practising western medicine in Macau for the continuation of medical attention up to MOP1,000,000 sought for the above Injury or up to MOP100,000 sought for the above Sickness within six (6) months after the Insured Person's return to Macau or arrival in the declared country of final destination covered by this Policy. The Follow-up Medical Expenses shall also be extended to cover the Medically Necessary Expenses incurred for the same purpose paid to a Chinese Medicine Practitioner subject to an aggregate limit of MOP1,800 and a per visit and per day limit of MOP150.

In no event shall the total amount payable under this Section 1a (Medical Expenses) exceed 100% of the Maximum Benefit as stated in the Schedule of Benefits.

1b Overseas Hospital Cash

In the event that the Insured Person is Confined in an overseas Hospital due to an Injury or Sickness sustained during the insured Journey, the Company will pay the Insured Person MOP500 per one (1) day of overseas Hospital Confinement up to the Maximum Benefit as stated in the Schedule of Benefits.

1c Emergency Medical Evacuation

When as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling during the insured Journey and in the opinion of the Company or its authorized representative, it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to Macau, his/her habitual residence or declared country of final destination, the Company or its authorized representative shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's condition. The Company shall pay directly to the medical provider the Covered Expenses for such evacuation.

Covered Expenses are expenses for services provided and/or arranged by the Company or its authorized representative for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person as described herein.

The means of evacuation arranged by the Company or its authorized representative may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by the Company or its authorized representative and will be based solely upon medical necessity.

The Insured Person or a person on his/her behalf must contact Travel Guard Assistance Hotline at (852) 3516 8699 for the arrangement.

1d Repatriation of Remains

When as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling during the insured Journey, the Insured Person dies during the course of the insured Journey, the Company or its authorized representative shall make the necessary arrangements for the return of the Insured Person's remains to Macau, his/her habitual residence or declared country of final destination. The Company shall pay the actual cost incurred for such repatriation.

In addition, the Company shall reimburse for expenses actually incurred at the place of death outside Macau for the cost of a casket, the embalming and cremation process rendered by a mortician or undertaker.

The Insured Person or a person on his/her behalf must contact Travel Guard Assistance Hotline at (852) 3516 8699 for the arrangement.

Exclusions Applicable to Section 1 - Emergency Medical Expenses & Assistance

No benefits will be provided:

- For surgery or medical treatment when in the opinion of the Qualified Medical Practitioner treating the Insured Person, the treatment can be reasonably delayed until the Insured Person returns to Macau, or arrival in the declared country of final destination for Insured Person not returning to Macau.
- If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.

Exclusion Applicable to Section 2 - Personal Accident

- For the purpose of Section 2, in no event shall the Company be liable to pay for any loss caused by an Injury or otherwise which is a consequence of any kind of disease or sickness.

SECTION 3 - COMPASSIONATE DEATH CASH

The Company shall pay the Insured Person's estate a cash benefit up to the Maximum Benefit as stated in the Schedule of Benefits in case the Insured Person dies during the insured Journey as a result of Injury or Sickness.

SECTION 4 - JOURNEY CANCELLATION AND INTERRUPTION

4a Journey Cancellation

The Company shall reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for loss of basic tour fee and/or Accommodation paid in advance by the Insured Person and for which the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the insured Journey necessitated by the occurrence of any of the followings, within ninety (90) days before the scheduled departure date of the insured Journey (except for sub-paragraphs (iii) and (iv) below):

- Death or Serious Injury Or Serious Sickness of the Insured Person, Insured Person's Immediate Family Member, Close Business Partner or Traveling Companion;
- Witness summons, jury service or compulsory quarantine of the Insured Person;
- Sudden occurrence of strike by the employees of the Common Carrier, unanticipated outbreak of riot or civil commotion or epidemic within one (1) week before the departure date of the planned insured Journey;
- Serious damage to the Insured Person's and/or Traveling Companion's Primary Residence in Macau from fire, flood, earthquake or similar natural disasters within one (1) week before the departure date of the planned insured Journey which requires the Insured Person's and/or Traveling Companion's presence in the premises on the departure date of the insured Journey.

This coverage under Section 4a (Journey Cancellation) cannot be utilized once the Insured Person has commenced the insured Journey.

4b Journey Interruption

4b (1) Curtailment Expenses

The Company shall reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for the amount of basic tour fee and/or Accommodation forfeited and/or additional Travel Ticket and/or Accommodation reasonably and necessarily incurred after the commencement of the insured Journey where the Insured Person has to terminate and cut short the insured Journey and return to Macau as a result of the following reasons:

- Death, Serious Injury Or Serious Sickness or hijacking of the Insured Person or Close Business Partner;
- Death, Serious Injury Or Serious Sickness of the Insured Person's Immediate Family Members or Traveling Companion;
- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters, or epidemic which prevents the Insured Person from continuing with his/her scheduled insured Journey.

4b (2) Journey Re-arrangement

The Company shall reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for additional and reasonable Travel Ticket and/or Accommodation incurred after the commencement of the insured Journey as a direct result of sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, inclement weather, natural disasters, or epidemic at the planned destination. Such reimbursement is only payable if the aforesaid expenses are incurred solely for the purpose of continuing to the original planned destination comprised in the insured Journey.

Curtailment Expenses payable under Section 4b(1) in relation to the amount of basic tour fee and/or Accommodation forfeited will be calculated in proportion to the number of days remaining after the relevant interruption of the insured Journey. Actual expenses incurred in relation for the additional Travel Ticket and/or Accommodation for the insured Journey payable under both Section 4b(1) (Curtailment Expenses) and 4b(2) Journey Re-arrangement will be reimbursed up to the Maximum Benefit as stated in the Schedule of Benefits.

4b (3) Compassionate Visit

The Company shall reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for the reasonable additional Travel Ticket and/or Accommodation necessarily incurred by one (1) adult Immediate Family Member or one (1) Traveling Companion of the Insured Person to fly over or stay behind, to be with and/or take care of the Insured Person, as a result of death, Serious Injury Or Serious Sickness of the Insured Person during the insured Journey. This coverage can only be utilized once during the insured Journey.

4b (4) Travel Documents

The Company shall reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits who has lost travel documents and/or travel tickets during the insured Journey as a direct result of robbery, burglary or theft for: (i) the replacement cost for travel documents and/or travel tickets; and (ii) reasonable additional cost of Travel Ticket and/or Accommodation necessarily incurred by an Insured Person for the sole purpose of making necessary travel arrangements for replacing the travel documents.

4b (5) Compulsory Quarantine

The Company shall reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for the amount of pro-rated basic tour fee and/or Accommodation forfeited after the commencement of the insured Journey where the Insured Person is Compulsorily Quarantined due to suspected exposure to Pandemic Influenza infection. Compulsory Quarantine payable under Section 4b(5) in relation to the amount of basic tour fee and/or Accommodation forfeited will be calculated in proportion to the number of quarantined days during the insured Journey. The maximum amount payable under Section 4b(1) (Curtailment Expenses), Section 4b(2) (Journey re-arrangement), Section 4b(3) (Compassionate Visit), Section 4b(4) (Travel Documents) and Section 4b(5) (Compulsory Quarantine) shall not in aggregate exceed 100% of the Maximum Benefit for Section 4b (Journey Interruption) as stated in the Schedule of Benefits. This coverage Section 4b (Journey Interruption) is effective only if this insurance is purchased before the Insured Person becomes aware of any circumstances which can lead to the disruption or interruption of the insured Journey.

Exclusions Applicable to Section 4 - Journey Cancellation And Interruption

No benefits will be provided for any loss:

- Which will be paid or refunded by any existing insurance scheme, government program, Common Carrier, travel agent or any other provider of transportation and/or accommodation.
- That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or Common Carrier.
- That arises from any circumstances leading to the cancellation and/or disruption of his/her insured Journey before the purchase of this travel insurance.
- That is directly or indirectly arising from the Insured Person's failure to notify the travel agent/ tour operator or provider of transportation or accommodation immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in sub-paragraphs i. to iv. of Section 4a (Journey Cancellation) or sub-paragraphs i. to iii. of Section 4b(1) (Curtailment Expenses).
- In respect of any loss claimed under Section 7a (Travel Delay), Section 4b(1) (Curtailment Expenses) and Section 4b(2) (Journey re-arrangement) arising from the same cause.
- For surgery or medical treatment when in the opinion of the Qualified Medical Practitioner treating the Insured Person, the treatment can be reasonably delayed until the Insured Person returns to Macau or arrival in the declared country of final destination for Insured Person not returning to Macau.
- If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.
- For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.
- For failure to obtain a written medical report from the Qualified Medical Practitioner.
- If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Macau or continue to the declared country of final destination for continuation of medical attention, or to continue the insured Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.
- In respect of loss not reported to the police within twenty-four (24) hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.
- In respect of loss of any travel document and/or visa and/or travel tickets which is not needed to complete to the insured Journey.
- For loss by any mysterious disappearance.
- In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; secure or destruction under quarantine or customs regulations, confiscation by order of any Government of Public Authority or risk of contraband or illegal transportation or trade.
- For the claim of both temporary and permanent version of the same travel document. In the event of such loss, an

Insured Person may claim either one (1) version.

- If the Insured Person fails to produce to the Company with a written confirmation containing the information, including but not limited to the quarantined period and the reason for such quarantine, issued by the government or other relevant authorities regarding the Compulsory Quarantine.

SECTION 5 - CHILD GUARD

The Company will pay up to the Maximum Benefit as stated in the Schedule of Benefits, the reasonable additional Accommodation and/or Travel Ticket for one (1) Immediate Family Member or one (1) Traveling Companion to accompany the Insured Person's child(ren) aged under fifteen (15) back to Macau in the event of death or Confinement of the Insured Person in an overseas Hospital due to Serious Injury Or Serious Sickness, and where no other Immediate Family Member or Traveling Companion is available to accompany the Insured Person's child(ren).

Exclusions Applicable to Section 5 - Child Guard

No benefits will be provided:

- For surgery or medical treatment when in the opinion of the Qualified Medical Practitioner treating the Insured Person, the treatment can be reasonably delayed until the Insured Person returns to Macau, or arrival in the declared country of final destination for Insured Person not returning to Macau.
- If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.
- For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.
- For failure to obtain a written medical report from the Qualified Medical Practitioner.
- If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Macau or continue to the declared country of final destination for continuation of medical attention or to continue the insured Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.

SECTION 6 - PERSONAL EFFECTS

6a Baggage and Personal Effects

The Company will pay the Insured Person up to the Maximum Benefits as stated in the Schedule of Benefits for loss of or damage to baggage, clothing and personal effects, worn, carried by the Insured Person by hand, in trunks, suitcases and like receptacles owned by the Insured Person occurring during the insured Journey. If any damaged article is proven to be beyond economical repair, a claim will be dealt as if the article had been lost. The Company shall not be liable for more than MOP2,000 in respect of any one (1) article, pair or set of articles except for Lap-top Computers where the maximum limit of MOP10,000 shall be payable for one or more Lap-top Computers. The Company may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear.

Exclusions Applicable to Section 6a - Baggage and Personal Effects

No benefits will be provided for:

- The following classes of property: business goods or sample, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewelry or accessories, mobile phone (including PDA phone and other accessories), money (including checks, traveler's checks, etc), plastic money (including the credit value of credit card, Octopus cards, etc), securities, tickets or documents.
- Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the Insured Person to repair, clean or alter any property.
- Any loss of or damage to hired or leased equipment and any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; secure or destruction under quarantine or customs regulations, confiscation by order of any Government of Public Authority or risk of contraband or illegal transportation or trade.
- Any loss or damage to property insured under any other insurance, or could be reimbursed for by a Common Carrier, a hotel, and any service providers or otherwise.
- Any loss of or damage to property which function normal after it has been fixed or repaired by a third party.
- Loss of the Insured Person's baggage not being on the same conveyance of the Insured Person, or souvenirs and articles mailed or shipped separately.
- Any loss of the Insured Person's baggage when it is left unattended in public place or as a result of the Insured Person's failure to take due care and precautions for the safe guard and security of such property.
- Any loss of data recorded on tapes, cards, diskettes or otherwise.
- Breakage or damage to fragile articles.
- Any loss or damage while in the custody of a hotel or Common Carrier, unless reported immediately on discovery in writing to such hotel or Common Carrier within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.
- Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.
- Any losses claimed under Section 7b (Baggage Delay) arising from the same cause.
- Loss by any mysterious disappearance.
- Shortage due to error, omission, exchange or depreciation in value.
- Receipts of the claimed items which are not in the Insured Person's name.

6b Personal Money

The Company will reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for the loss of cash, bank notes, traveler's check and money order as a direct result of robbery, burglary or theft occurring during the insured Journey. This reimbursement is subject to the condition that the relevant loss must have been reported to the police at the place of the loss within twenty-four (24) hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report from such police.

Exclusions Applicable to Section 6b - Personal Money

No benefits will be provided:

- In respect of any form of the plastic money (including credit value of credit card, Octopus cards, etc) or securities.
- In respect of loss not reported to the police within twenty-four (24) hours from the occurrence of the incident and such police report is not obtained at the place of loss.
- In respect of shortage due to error, omission, exchange or depreciation in value.
- In respect of loss of traveler's checks not immediately reported to the local branch or agent of the issuing authority.
- For loss by any mysterious disappearance.
- In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; secure or destruction under quarantine or customs regulations, confiscation by order of any Government of Public Authority or risk of contraband or illegal transportation or trade.

SECTION 7 - DELAY COVERAGE

7a Travel Delay

The Company shall pay MOP250 for the first full five (5) hours of delay, then MOP500 for each of the following full ten (10) hours of delay up to the Maximum Benefit as stated in the Schedule of Benefits in the event that the Common Carrier in which the Insured Person has arranged to travel is delayed for at least five (5) hours from the departure or arrival time specified in the itinerary supplied to the Insured Person provided by the Common Carrier caused directly by the inclement weather, natural disasters, equipment failure, hijack or strike by the employees of the Common Carrier during the insured Journey.

Departure or arrival delay will be calculated from the original scheduled departure or arrival time specified in the itinerary provided by the Common Carrier to the Insured Person until the actual departure or arrival time of a) the original Common Carrier or b) the first available alternative transportation offered by that Common Carrier management.

The Insured Person can only claim for either departure delay or arrival delay of the same delayed Common Carrier.

OR

- The Company shall reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for the expenses paid in advance and any amounts for which he/she is legally liable and are not recoverable from any other source if he/she decides to cancel the insured Journey due to inclement weather, natural disasters, equipment failure, hijack or strike by the employees of the Common Carrier which causes delay of departure for at least ten (10) hours after the time of check-in for departure.

This coverage is effective only if this insurance is purchased before the announcement of any event or occurrence leading up to the relevant delay of the Common Carrier by the authorized representative/management of the Common Carrier. The Insured Person can only claim for either i or ii above but not both.

Exclusions Applicable to Section 7a - Travel Delay

No benefits will be provided for:

- Any loss arising from failure of the Insured Person to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay.

disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organization, government, power, authority or military force, when the effect is to intimidate or coerce a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

“Third Degree Burns” shall mean full thickness skin destruction due to burns.

“Traveling Companion” shall mean the person who is accompanying the Insured Person for the whole insured Journey.

“Travel Ticket” means an economy class travel ticket purchased for traveling on any Common Carrier.

“Usual, Reasonable And Customary” shall mean an expense which: (1) is charged for treatment, supplies or medical services medically necessary for caring of Insured Person(s) under the care, supervision, or order of a Qualified Medical Practitioner; (2) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (3) does not include charges that would not have been made if no insurance existed.

“War” shall mean war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

GENERAL CONDITIONS

1. At the time this insurance becomes effective, the Insured Person must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the insured Journey, otherwise any claim could be forfeited.
2. No refund of premium is allowed once the Policy has been issued.
3. This Policy may not be renewed or extended. However, if any circumstance exists during the insured Journey which is outside the Insured Person's control and the insured Journey is extended beyond the period stated in the Application Form, the Company will automatically extend the Period of Insurance for a maximum ten (10) consecutive days without charge for such an extended period as is reasonably necessary for completion of the Insured Person's insured Journey.
4. During the Period of Insurance, if more than one Journey commenced, insured Journey shall mean and refer only to the Journey that commenced earliest.
5. For travelers not departing from Macau, all the words "Macau" which appear in the Policy shall be changed to read as "Departure Country" except for the currency, and provided that the Insured Person's itinerary must include Macau or such full travel arrangements must be made and paid in Macau.
6. If the Insured Person is covered under more than one (1) comprehensive voluntary travel insurance policies underwritten by the Company for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
7. The insurance is only valid for conventional leisure travel or business travel (limited to administrative duty) purpose only and shall not apply to persons undertaking expeditions, treks or similar journeys.
8. The maximum period of an insured Journey cannot exceed one hundred and eighty-two (182) days per Journey.
9. Any non-disclosure or fraudulent misrepresentation in any particular material shall lead to the whole Policy being void from inception.
10. For Insured Person over eighty (80) years of age on the Effective Date, the Maximum Benefit payable will be MOP300,000 subject to the Percentage of such Principal Sum payable stated in the Benefit Table under Section 2. (Personal Accident) whilst 50% of the Maximum Benefit will be payable for all other sections covered under this Policy.

GENERAL PROVISIONS

1. ENTIRE CONTRACT

The Application Form, Travel Insurance Terms and Conditions, and endorsements (if any) shall constitute the entire contract of insurance. No statement made by the applicant for insurance not included herein shall avoid the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by the Company and such approval is endorsed hereon.

2. AGE LIMIT

For Individual Plan: no age limit applied to the insurance under this Policy.

For Family Plan: any legally married couple with their legitimate child(ren) who is/are under the age of seventeen (17) on the Effective Date of this Policy.

3. TIME OF NOTICE OF CLAIM

Written notice of loss on which a claim may be based must be given to the Company within thirty (30) days after the date of the incident causing such loss and in the event of accidental death, immediate notice thereof must be given to the Company.

4. FORMS FOR PROOF OF LOSS

The Company, upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured Person/claimant or his legal personal representatives and shall be in such form and of such nature as the Company may prescribe.

5. TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to the Company at its said office in case of a claim for such loss within sixty (60) days after the termination of the period for which the Company is liable. If it shall be shown not to have been reasonable

possible to give such notice within such time, such proof is furnished as soon as reasonable possible and within one (1) year after the date of such loss.

6. SUFFICIENCY OF NOTICE

Such notice by or on behalf of the Insured Person given to the Company, with particulars sufficient to identify the Insured Person shall be deemed to be notice to the Company. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

7. IMMEDIATE PAYMENT OF INDEMNITIES

All indemnities provided in this Policy for loss other than that of time on account of disability will be paid immediately after receipt of due proof.

8. TO WHOM INDEMNITIES PAYABLE

Any indemnity paid for loss of life shall be payable to the Insured Person's estate. All other indemnities shall be payable to the Insured Person except for Emergency Medical Evacuation and Repatriation of Remains where relevant amounts will be paid directly to the provider of service in accordance with the terms of this Policy.

9. FRAUDULENT CLAIMS

If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured Person or anyone acting on the behalf to obtain any benefit under this Policy, all benefit in respect of such claims shall be forfeited.

10. RIGHT OF RECOVERY

In the event that authorization of payment and/or payment is made by the Company for a medical claim which is not covered under this Policy or when the limit of liability of this insurance is exceeded, the Company reserves the right to recover the said sum or excess from the Insured Person.

11. MEDICAL EXAMINATION AND TREATMENT

The Company at its own expense shall have the right and opportunity to conduct medical examination on the Insured Person when and as often as it may reasonably require during a pending claim under this Policy and to make an autopsy in the case of death where it is not forbidden by law. The Insured Person shall as soon as possible after the occurrence of any Injury or Sickness obtain and follow the advice of a duly Qualified Medical Practitioner and the Company shall not be liable for any consequences arising by reason of the Insured Person's failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.

12. SUBROGATION

In the event of any payment under this Policy, the Company shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

13. LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.

14. LIMITATIONS CONTROLLED BY STATUTE

If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the law of Macau, such limitation is hereby extended to agree with the minimum period permitted by such law.

15. COMPLIANCE WITH POLICY PROVISIONS

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

16. POLICY INTERPRETATION

This Policy is subject to the laws of the Macau and the parties hereto agree to submit to the jurisdiction of the courts of the Macau.

17. ASSIGNMENT

No notice of assignment of interest under this Policy shall be binding upon the Company unless and until the original or a duplicate thereof is filed at the Home Office of the Company, Unit 506, 5th Floor, AIA Tower, No. 251A-301, Avenida Comercial de Macau and the Company's consent to such assignment is endorsed. The Company does not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of the Company shall be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

18. DATA PRIVACY

It is hereby declared that as a condition precedent to the liability of the Company, the Insured Person(s) has agreed that any information or personal information collected or held by the Company is provided and may held, used and disclosed by the Company to individuals/organizations associated with the Company or any selected third party (within or outside Macau) for the purpose of processing the application and providing subsequent services for this and other financial products and services, direct marketing, data matching, and to communicate with the Insured Person(s) for such purposes. The Insured Person(s) has the right to obtain access to and to request correction of any personal information held by the Company concerning the Insured Person(s). Such request can be made to the Company's Data Privacy Officer at Unit 506, 5th Floor, AIA Tower, No. 251A-301, Avenida Comercial de Macau.

19. CLERICAL ERROR

Clerical errors by the Company shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

Copyright in this Travel Insurance Terms and Conditions is reserved. No part of this Travel Insurance Terms and Conditions may be reproduced in whole or part without the express consent of AIG Insurance Hong Kong Limited (Macau Branch).

The following "Important Matters" is for reference only and does not form a part of the Policy.

以下之“重要事項”只供參考及不會構成保單之一部份。

IMPORTANT MATTERS

I. Medical Security Service

In the event of a serious injury or sickness which requires hospital confinement in overseas, the Company or its authorized representative will arrange payment to the hospital. You just contact Travel Guard Assistance Hotline which helps those in need of medical care to get to the most appropriate medical facilities available.

II. Emergency Medical Evacuation & Repatriation

Please contact Travel Guard Assistance Hotline for arrangements.

III. Travel Insurance Claims Procedures

Most people find it more convenient to lodge their claim on returning home. To report your claim, please obtain the claim form through the Company.

To ensure prompt processing of your claim, it is important that you submit a completed claim form with (1) the original or copy of your Policy, (2) proof of departure and arrival dates e.g. travel document, air ticket or train ticket copy, (3) together with all supporting documentation (please refer the following items). You should always retain copies for your records.

Medical Expenses / Overseas Hospital Cash

A full physician's report stipulating the diagnosis of the condition treated and the date the disability commenced in the physician's opinion and the physician's summary of the course of treatment including medicines prescribed and services rendered together with all original bills, receipts and tickets.

Child Guard

All related documents such as medical reports, proof of the relationship between parent(s) and child(ren), receipts of all accommodation and tickets should be submitted with your claim.

Personal Accident / Compassionate Death Cash

Hospital and Physicians Reports giving details of the nature of the loss, police report where relevant and if death shall have resulted, a copy of the death certificate and the relevant coroner's report.

Journey Cancellation And Interruption

All related documents such as medical reports and receipts of all forfeited and additional accommodation and tickets should be submitted with your claim.

Personal Effects

(1) while the baggage or personal effect is/are in the hotel or a common carrier and proof of such loss must be obtained in writing from the hotel management or the common carrier management and such proof must be provided to the Company;

(2) as the result of loss of the baggage or personal effects, personal money, travel document, such loss must be reported to the police having jurisdiction at the place of the loss within twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such police.

Delay Coverage

A proof of such loss must be obtained in writing from the common carrier management.

Personal Liability

Please immediately contact Travel Guard Assistance Hotline for legal advice. Please note: any offer or promise of payment or admit of fault to any other party, or any involvement in any litigation must not be undertaken without the Company's written approval.

The Company has the right to commence or take-over any legal proceedings to defend the insured person provided the Company choose to do so and to take any action to recover any payment made under this Certificate of Insurance. The insured person must co-operate with the Company to this end and do nothing to prejudice their rights.

Loss of Home Content

As the result of loss of or damage to household content must be reported to the police in Macau within twenty-four (24) hours when the insured person returns back to Macau. Any claim must be accompanied by written documentation from such police.

重要事項

I. 一般住院保證服務

如受保人在旅遊期間需要入住醫院，本公司或其授權代表可提供協助受保人支付醫療費用予有關醫院。受保人只須在入院前致電 Travel Guard 國際支援熱線安排此項服務。

II. 緊急醫療運送及運返費用

受保人須致電 Travel Guard 國際支援熱線，以安排一切交通及醫療所需。

III. 旅遊保障計劃申請賠償手續

如需要申請賠償，可聯絡本公司。

請填妥賠償表格連同(1)保單正本或副本，(2)出入境證明如旅遊證件副本，飛機票，車票等及(3)有關所需文件(請參考下列所需文件)送交本公司，請自留影印本備查。

醫療費用 / 海外住院現金津貼

如申請醫療費用賠償，受保人須附上醫生填寫之報告列明病名 / 受傷情況，病發原因 / 受原因及日期，處方藥物詳情及其他有關證明文件正本。

子女護送

如申請子女護送，受保人需附上一切有關文件如醫生證明，父母子女關係證明，交通或住宿費收據等。

人身意外保障 / 恩恤金

一切醫院收據和醫生報告並需列明受傷之性質及傷殘程度等。如遭遇死亡，必須附上死亡證之副本及驗屍官之報告。

旅程阻礙保障

受保人需附上一切有關文件如醫生證明及向旅行社索取文件證明已退回之定金，額外住宿費收據等。

個人財物保障

(1) 如在酒店或運載公司內，引致行李損毀及遺失，受保人應向酒店或運載公司管理人員報告行李損毀及遺失，並取得管理人員填寫之報告包括事發日期及經過。受保人應連同損失物品的付款收據，有關證明一併送回本公司。

(2) 如行李/金錢/旅遊證件遺失或被盜竊，受保人須於二十四小時內向當地警局報告，並取有關報告。

延誤保障

如申請此項賠償，受保人須向有關運載公司取得報告，其報告需列明事發日期，原因及阻延的時間。

個人責任

請立即致電 Travel Guard 國際支援熱線查詢有關法律責任問題。請注意：如未經本公司的同意，受保人不可向第三者作出任何法律責任的承諾，或同意賠償。在法律上本公司擁有為受保人辯護的權利，而受保人必須與本公司合作，不可作任何行動以阻止本公司在這方面的權益。

家居物品保障

如家居用品遺失或損毀，受保人須於回港後二十四小時內向澳門警方報告，並取得有關報告。

**Travel Guard Services
Travel Guard 國際支援服務**

For emergency assistance, please call our Travel Guard Assistance Hotline.
在旅程中，如有任何緊急事故，請致電 Travel Guard 國際支援熱線。

(852) 3516 8699

- | | |
|---------------------------------------|----------|
| • Pre-Trip Assistance Service | 出發前所需的諮詢 |
| • Medical Assistance Service | 醫療服務諮詢 |
| • Evacuation and Repatriation Service | 醫療運送及運返 |
| • Lost of Baggage Service | 遺失行李服務 |
| • Referral of Legal Service | 法律轉介服務 |
| • Emergency Ticket Service | 緊急訂票服務 |
| • General Assistance Services | 一般支援服務 |

澳門商業大馬路 251A 至 301 號友邦廣場 5 樓 506 室

Unit 506, 5th Floor, AIA Tower, No. 251A-301, Avenida Comercial de Macau, Macau

查詢電話 Enquiry Hotline : (853) 2835 5602 / (853) 6321 3633

傳真 Fax : (853)2835 5299